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3-14-04

Docket No.: J2167.0165/P165
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Diana G. Hildreth

Application No.: 09/677,581

Art Unit: 3628

Filed: September 29, 2000

Examiner: F. Poinvil

For: NETWORK-BASED FINANCIAL
PLANNING SYSTEM AND METHOD

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AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION

U.S. Patent and Trademark Office
2011 South Clark Place
Customer Window, Mail Stop Non-Fee Amendment
Crystal Plaza Two, Lobby, Room 1B03
Arlington, VA 22202

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated January 9, 2004 (Paper No. 8), please amend the above-identified U.S. patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 14 of this paper.